

In re:

RAMONA DEL VALLE BURGOS

Case No. 19-04647-ESI

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

I. Appearances Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent Joint Debtor <input type="checkbox"/> Present <input type="checkbox"/> Absent Attorney for Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent <input type="checkbox"/> Prose <input type="checkbox"/> Appearings:			Date & Time: 9/25/2019 8:00:00AM <input checked="" type="checkbox"/> R <input type="checkbox"/> NR <input type="checkbox"/> LV: <input type="checkbox"/> This is debtor(s) 0 Bankruptcy filing. Creditors: <div style="border: 1px solid black; padding: 5px; min-height: 100px;"> <u>First Bank by Ms. Ivelisse Romero</u> </div>
II. Oath Administered <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			

III. Plan

Date: 08/16/2019 Base: \$31,200.00 Payments 1 made out of 1 due.

Confirmation Hearing Date: 11/6/2019 9:00:00AM

Evidence of Pmt shown:

Attorney's fees as per R. 2016(b)

\$0.00 - \$0.00 = \$0.00

IV. Status of Meeting Closed Not Held Held/Continued Held/Not Closed Continued

Continued Date:

Comments:

 M.T.D. to be filed by Trustee: Debtor(s) failed to: Appear: Commence payments Keep payments current does (do) not qualify as a debtor (§109): MTD Already filed, see Docket: Other:

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(Cont.)

Trustee's Report on Confirmation

 FAVORABLE UNFAVORABLE

<input type="checkbox"/> Feasibility	<input type="checkbox"/> No provision for secured creditor(s)
<input type="checkbox"/> Insufficiently funded	<input type="checkbox"/> Tax returns missing
<input type="checkbox"/> Unfair discrimination	<input type="checkbox"/> State - years
<input type="checkbox"/> Fails disposable income	<input type="checkbox"/> Federal - years
<input type="checkbox"/> Fails liquidation value test	
<input type="checkbox"/> Insuarence quote	

Pending/Items/ Documents:

<input type="checkbox"/> DSO Recipient's Information	<input type="checkbox"/> Monthly reports for the months
<input type="checkbox"/> Evidence of being current with DSO	<input type="checkbox"/> Public Liability Insurance
<input type="checkbox"/> Evidence of income	<input type="checkbox"/> Premises <input type="checkbox"/> Vehicle(s): <input type="checkbox"/> Licenses issued by:

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Trustee's objection to confirmation

Objection to Confirmation
 Oral objection by creditor

FAILS LIQUIDATION VALUE TEST, §1325(a)(4):

Provide documentation in support of value of debtor's real property in the amount of \$15,000.00.

§522 EXEMPTIONS:

a. Exemption claimed pursuant 522 d5 over debtor inheritance real property exceeded by \$1,700.00. Trustee will file an objection.

b. 2012 Nissan Sentra in under debtor's name, belongs to her daughter; however, an exemption pursuant 522(d)(2) was claimed.

FAILS DISPOSABLE INCOME TEST, §1325(b)(1)(B):

Per SCMI line 4 debtor receives \$333.33 from operation of business. This income is not listed in Schedule I since was a commision received during the six months prior filing. Debtor will not received more income from Eagle Real Estate, only a commission which is pending to be received between october or November.

Business has not been disclosed in SOFA.

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OTHER:

NOTE: Maturity date for vehicle loan with FBPR is on 1-2022 vs plan and insurance 2-2022.

a. Per Line 13.of Schedule J On 08/09/2019 the Debtor commenced working for KW Grand Homes as a Broker Agent on a commission basis. The Debtor expects to receive her first sales commission on or before March 2020.

NOTE : Insurance for vehicle in not needed since vehicle loan paid of is on 4-2021.

b. FBPR" motion to quash Debtor's intent to pay value of collateral for lack of compliance with due process, is pending adjudication.

The following party(ies) object(s) confirmation:

s/Elvis Cortes

Trustee/Presiding Officer

Date: 09/25/2019

(Rev. 05/13)